

# Key Information Document (“KID”)

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product, and to help you compare it with other products.

Product	
Product Name:	Over the Counter Deliverable Option Dated FX Forward
Product Manufacturer:	Barclays Bank PLC ("Barclays"). For further information visit <a href="https://www.barclayscorporate.com/information/priips/faq.html">https://www.barclayscorporate.com/information/priips/faq.html</a> or call 0808 169 2877*.
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**You are about to purchase a product that is not simple and may be difficult to understand.**

## What is this product?

### Type

1 Year GBPEUR Over the Counter Deliverable Option Dated FX Forward

### Objectives

The product objective is for you to buy one currency amount and sell another currency amount at a pre-agreed forward exchange rate. The product achieves this by Barclays agreeing with you (i) the forward exchange rate, (ii) the currency amount that you will buy, (iii) the currency amount you will sell, and (iv) the period within which exchanges may take place.

The product allows you a period of time between two agreed dates, the start date and the maturity date, to take delivery of the currency. Settlement can be on any business day or days within the two dates but you must settle by the maturity date and the sum of the currency amounts exchanged must equal the pre agreed amounts.

The product return depends upon the value of the currency amounts exchanged relative to the then prevailing FX spot rate on the date of exchange. You are obliged to exchange the contractual currencies at the agreed forward exchange rate on the date of exchange, even if the prevailing FX spot rate on that date may be more favourable.

Illustrative product terms are set out below, which are indicative and may not reflect the exact terms you agree with Barclays. The actual terms will be set out in an individual trade confirmation. The illustrative product terms used in this Key Information Document are as follows:

Trade date: 08 April 2026	Currency pair: GBPEUR	Amount and currency payable by us: GBP 10,000
Amount and currency payable by you: EUR 11,356	Forward exchange rate: 1.1356 EUR per 1 GBP	For delivery between: 11 January 2027 and 12 April 2027

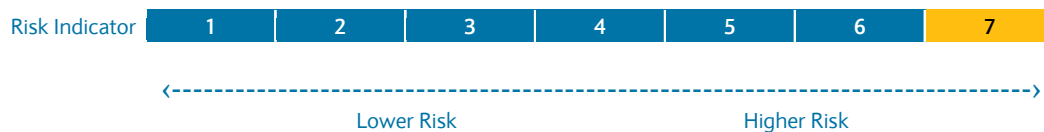
### Intended retail investor

Intended retail investor is a retail client. Retail investors who: i) have specific knowledge and/or experience of investing in similar products or markets and the ability to understand the product and its risks and rewards, either independently or through professional advice ii) can bear losses beyond the level of the initial investment amount iii) are seeking a product for hedging purposes and/or has an FX requirement to meet an underlying commercial need/contract.

### Term

The settlement date for your product will be set out in the product confirmation you receive from Barclays. The product is a bilateral agreement between you and Barclays and is entered into for its term. The product cannot ordinarily be terminated although an early termination may occur in the event of a default by either you or Barclays. In addition, the product terms provide that if certain events occur; (i) Barclays may make adjustments to the product and/or (ii) Barclays may terminate the product early. These events are specified in more detail in the product and contractual documentation.

## What are the risks and what could I get in return?



**⚠ The risk indicator assumes you keep the product for the full term. The actual risk can vary significantly if you terminate the transaction at an early stage, i.e. before the maturity date, and you may get back less. You may not be able to end your product early and you may have to pay significant extra costs to end your product early. You may not be able to end your product easily and you may have to end it at a price that significantly impacts on the performance of your product (see the section “how long should I hold it and can I take money out early”).**

The summary risk indicator is a guide to the level of the risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance and poor market conditions at a very high level. If we are not able to pay you what is owed, you could incur significant losses. This product does not include any protection from future market performance so you could incur significant losses.

## Investment performance information

The value of this product at settlement is based on the difference between the forward exchange rate agreed and the FX spot rate available on the settlement date.

When entering into this product, you agree to buy GBP and sell EUR on a date of your choosing between 11 January 2027 and 12 April 2027 (the "exchange period") at the forward exchange rate of 1.1356 EUR per 1 GBP. On any date in the exchange period, it is possible that the FX spot rate of EUR for GBP will be better or worse than the forward exchange rate agreed for the product. The size of this difference will dictate your gain or loss on the product relative to simply exchanging GBP for EUR at the FX spot rate for your chosen exchange date.

FX rates can fluctuate for a number of reasons including (but not limited to) inflation, interest rates, political factors, recession and speculation.

You can monitor the past and present level of the GBPEUR FX spot rate through many publicly available platforms.

### What could affect my return positively?

If the FX spot rate on your chosen exchange date is higher than the forward exchange rate of 1.1356 EUR per 1 GBP, you will buy GBP more cheaply than the FX spot rate. You will make a positive return on the product.

### What could affect my return negatively?

If the FX spot rate on your chosen exchange date is lower than the forward exchange rate of 1.1356 EUR per 1 GBP, you will buy GBP more expensively than the FX spot rate. You will make a negative return on the product.

Under severely adverse market conditions the GBP amount that you receive from us may be worth very little in comparison with the EUR amount that you pay to us.

## What happens if Barclays Bank PLC ("Barclays") is unable to pay out?

You may be exposed to a risk that Barclays might be unable to fulfill its obligations in respect of the Over the Counter Deliverable Option Dated FX Forward. The product is not protected by any local investor compensation or guarantee scheme. This means that if Barclays is unable to pay out, you may not receive any amount from Barclays under the Over the Counter Deliverable Option Dated FX Forward.

## What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the performance of the product. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for different holding periods. They include potential early exit penalties. The figures assume a nominal value of GBP 10,000. The figures are estimates and may change in the future.

### Costs over time

Notional Amount GBP 10,000 Scenarios	If you end after 1 Year (i.e. you hold the product until its scheduled settlement date 12 April 2027).
Total Costs	GBP 350
Impact on Return (RIY) per year	3.66 %***

\*\*\*Annualised reduction in yield calculated on the notional amount of GBP 10,000.

The contents of this table represent costs for non-Barclays clients. Costs over time may vary for Barclays clients, subject to their FX price plan. Please see the Composition of Costs table for further information.

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

### Composition of costs

The table below shows:

- The impact each year of the different types of costs on the performance of the product at the end of the recommended holding period
- The meaning of the different cost categories

This table shows the impact on return per year			
One-off Costs	Entry Costs Non-Barclays Client	3.66 %***	The impact of the costs already included in the price. (This is the most you will pay, and you could pay less).
	Entry Costs Barclays Client	See text	The FX Spot Margin (as per your FX Spot price plan) for GBP 10,000 + your FX Forward Margin (as per your FX Forwards price plan) for x months for GBP 10,000. For example, if your FX Spot price plan for GBP 10,000 is 2% and your FX Forward price plan for x months for GBP 10,000 is 0.05%, your FX Margin for this transaction will be 2.05%. You can find your FX price plan within Barclays iPortal, see Information > Reports.
	Exit Costs	N/A	The impact of the costs of exiting your investment when it matures. This only applies if you exit your investment prior to its scheduled settlement or expiration date. (This is the most you will pay, and you could pay less).
Ongoing Costs	Portfolio Transaction Costs	N/A	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	N/A	The impact of the costs that we take each year for managing your investments and the costs presented in Section II.
Incidental Costs	Performance Fees	N/A	The impact of the performance fee. We take these from your investment if the product outperforms its benchmark [y by x%].
	Carried Interests	N/A	The impact of carried interests. We take these when the investment has performed better than [x%].

\*\*\*Annualised costs calculated on the notional amount of GBP 10,000.

### How long should I hold it and can I take money out early?

The product is designed to be held for its term. We are not obliged to accept any request by you to terminate the product prior to the end of its term. If we agree to terminate the product prior to the end of its term, the amount you pay or receive will be based on the value we receive from terminating our hedge position(s) and may include an Exit Cost (see the section "what are the costs?"). Where you reduce your economic exposure under the product by entering into an equal and opposite position, you will be entering into a new product and this may include Entry Costs (see the section "what are the costs?").

### How can I complain?

Complaints about the product, the conduct of Barclays Bank PLC ("Barclays") and/or the person advising on or selling the product should be addressed in writing to Customer Relations Barclays Bank PLC, 1 Churchill Place, London E14 5HP or by email to [client.relations@barclayscorporate.com](mailto:client.relations@barclayscorporate.com). A link to the complaints section of Barclays' website can be found here: <https://www.barclayscorporate.com/general-info/important/complaints-commitment.html>

### Other relevant information

For comprehensive terms surrounding this product that are not contained within the KID, please refer to the following documents provided to you:

- Terms of Business for Corporate Bank Clients

If you have any queries regarding these, please contact your local Barclays representative.

**You can get this in Braille, large print or audio. For more information, please contact your local Barclays representative or visit <https://www.barclayscorporate.com/alternativeformats>.**

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